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Patent

Attorney's Docket No. 032693-023

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of )  
 )  
Frank SIMON et al. ) Group Art Unit: 2761  
 )  
Application No.: 09/371,697 ) Examiner: T. Tran  
 )  
Filed: August 10, 1999 )  
 )  
For: LOAN REPAY ENFORCEMENT )  
SYSTEM )  
 )  
 )

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**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. §1.56,  
Applicants hereby submit the following information in conformance with 37 C.F.R.  
§§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is  
enclosed.

<u>U.S. Patent No.</u>	<u>INVENTOR</u>	<u>DATE</u>
3,665,397	Di Napoli et al.	05/23/72
3,790,933	Cort	02/05/74
3,987,408	Sassover et al.	10/19/76
4,067,411	Conley et al.	01/10/78
4,177,466	Reagan	12/04/79
4,291,237	Kitano	09/22/81
4,327,353	Beard et al.	04/27/82
4,366,466	Lutz	12/28/82
4,381,705	Roes et al.	05/03/83
4,463,340	Adkins et al.	07/31/84
4,553,511	Hayakawa et al.	11/19/85
4,616,208	Nakamura	10/07/86
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4,630,201	White	12/16/86

05/08/2000 PGREGG 00000002 024800 09371697  
01 FC:126 240.00 CH

<u>U.S. Patent No.</u>	<u>INVENTOR</u>	<u>DATE</u>
4,777,377	Jeter	10/11/88
4,804,937	Barbiaux et al.	02/14/89
4,805,722	Keating et al.	02/21/89
4,926,332	Komuro et al.	05/15/90
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5,089,762	Sloan	02/18/92
5,124,920	Tamada et al.	06/23/92
5,396,215	Hinkle	03/07/95
5,491,325	Huang et al.	02/13/96
5,519,260	Washington	05/21/96
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5,812,067	Bergholz et al.	09/22/98
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5,819,869	Horton	10/13/98
5,867,802	Borza	02/02/99
5,942,985	Chin	08/24/99
5,945,906	Onuma	08/31/99

A copy of the International Search Report in which some of these references are cited is also enclosed.

A copy of Patent Japanese Application No. S58-180349 (with translation) is enclosed.

A fee in the amount of \$240.00 (126) is enclosed in conformance with 37 C.F.R. § 1.97(c).

To assist the Examiner, the documents are listed on the attached form PTO-1449.  
It is respectfully requested that an Examiner initialled copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By: 

Michael B. Chernoff  
Registration No. 42,408

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(703) 836-6620

Date: May 4, 2000

#542

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SYSTEM	)	

**INFORMATION DISCLOSURE STATEMENT  
TRANSMITTAL LETTER**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- ☐ No additional fee for submission of an IDS is required.
- ☐ The fee of \$240.00 (126) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- ☐ A certification under 37 C.F.R. § 1.97(e) is also enclosed.
- ☐ A certification under 37 C.F.R. § 1.97(e), a petition requesting consideration of the information disclosure statement, and the petition fee of \$130.00 (122) as set forth in 37 C.F.R. § 1.17(i) are also enclosed.
- ☒ Charge \$ 240.00 to Deposit Account No. 02-4800 for the fee due.
- ☐ A check in the amount of \$ \_\_\_\_\_ is enclosed for the fee due.

Information Disclosure Statement Transmittal Letter

Application No. 09/371,697

Attorney's Docket No. 032693-023

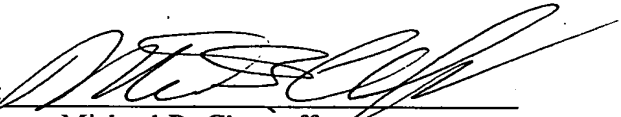
Page 2

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:

  
Michael B. Chernoff  
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Date: May 4, 2000